# United States Bankruptcy Court Middle District of Pennsylvania

In re: Tam'Ra Dannielle Cooper

Chapter 13

Case No. 23-00387-HWV

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Mar 14, 2023 Form ID: 309I Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

## $Notice\ by\ first\ class\ mail\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center\ on\ Mar\ 16,\ 2023:$

Recip ID	Recipient Name and Address
aty	+ Michael Patrick Farrington, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5527343	+ Credit One Bank, c/o Patenaude and Felix, 2400 Ansys Drive Ste 402-B, Canonburg, PA 15317-0403
5527342	+ Penn Waste Inc, PO Box 3066, York, PA 17402-0066

TOTAL: 3

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: tdcooper25@msn.com	Date/Time	Recipient Name and Address
		Mar 14 2023 18:40:00	Tam'Ra Dannielle Cooper, 10821 Red Run Blvd, PO Box 1665, Owings Mills, MD 21117-1664
tr	Email/Text: info@pamd13trustee.com	Mar 14 2023 18:40:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Mar 14 2023 18:40:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Mar 14 2023 22:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5525842	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2023 18:59:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5527340	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2023 18:40:00	Mr Cooper, PO Box 619097, Dallas, TX 75261-9097
5527341	+ Email/Text: ngisupport@radiusgs.com	Mar 14 2023 18:40:00	Nordstroms, c/o Radius Global Solutions, 7831 Glenroy Road Ste 250-A, Minneapolis, MN 55439-3132
5527339	EDI: RMSC.COM	Mar 14 2023 22:37:00	PayPal Credit, POBox 965004, Orlando, FL 32896-5004
5523991	+ EDI: RMSC.COM	Mar 14 2023 22:37:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5525655	EDI: AIS.COM	Mar 14 2023 22:43:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848

TOTAL: 10

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

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Date Rcvd: Mar 14, 2023 Form ID: 309I Total Noticed: 13

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Michael Patrick Farrington

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:						
Debtor 1:	Tam'Ra Dannielle Cooper		Social Security number or ITIN: XXX	:xx-xx-7389		
	First Name Middle Na	me Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name	me Last Name	Social Security number or ITIN:			
United States Bank	ruptcy Court: Middle Dis	strict of Pennsylvania	Date case filed for chapter:	13	2/23/23	
Case number:	1:23-bk-00387-	-HWV				

### Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="mailto:pace-uscourts.gov">pace-uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

_	Debtor's full name	About Debtor 1: Tam'Ra Dannielle Cooper	About Debtor 2:
2.	All other names used in the last 8 years	Tairria Daimeile Cooper	
3.	Address	10821 Red Run Blvd PO Box 1665 Owings Mills, MD 21117	
4.	<b>Debtor's attorney</b> Name and address	Tam'Ra Dannielle Cooper 10821 Red Run Blvd PO Box 1665 Owings Mills, MD 21117	Contact phone 717–634–0164 Email: NONE
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097  Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: 3/14/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Tam'Ra Dannielle Cooper Case number 1:23-bk-00387-HWV

#### 7. Meeting of creditors Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Debtors must attend the meeting to April 6, 2023 at 09:00 AM (by video conf.) be questioned under oath. In a joint Zoom link details. case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Any other party wishing to appear: You must email the Trustee's Office at Creditors may attend, but are not so, the date will be on the court docket. required to do so. info@pamd13trustee.com prior to the meeting and you will be emailed \*\*\* Valid photo identification and proof of social security number are required \*\*\* instructions. 8. Deadlines Filing deadline: 6/5/23 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/4/23 (except governmental units): Filing deadline: 8/22/23 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. 12. Exempt property You may inspect that list at the bankruptcy clerk's office or online at pacer uscourts gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

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exemptions in line 8.